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HOUSING FINANCE FOR OWNER OCCUPATION SAVINGS BANKS AND TRADING BANKS, AUSTRALIA AUGUST 1982

PHONE INQUIRIES for more information about these statistics—contact Mr Paul Day on Canberra (062) 52 7117 or any of our State offices.

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MAIN FEATURES

Savings and trading banks approved loans of \$299.5 million for the construction and purchase of dwellings in August 1982. This was \$19.2 million (6.9%) more than in July 1982, and \$14.0 million (4.9%) more than in August 1981.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in August 1982 was \$325.8 million, \$19.4 million (6.3%) more than the July 1982 figure.

In August 1982 loans approved comprised \$53.6 million for the construction of dwellings (up \$5.5 million on July 1982, but down \$1.1 million on August 1981); \$26.1 million for the purchase of newly erected dwellings (up \$3.6 million on July 1982 and equal to the August 1981 figure); and \$219.8 million for the purchase of established dwellings (up \$10.2 million on July 1982, and \$15.0 million on August 1981).

In August 1982 loans approved for alterations and additions to dwellings were \$28.7 million, and comprised \$8.0 million approved by savings banks and \$20.7 million approved by trading banks.

EXPLANATORY NOTES

Introduction

This publication presents statistics of secured finance provided by banks to individuals for the construction or purchase of dwellings, for owner occupation, and details of other selected items relating to the provision of housing finance.

2. While the statistics are described as being for calendar months, it should be noted that :

(a) for trading banks the data relate to the period ending on the second Wednesday of the month following the month stated and may cover either a 4 or 5 week period.

(b) for savings banks the data relate to the period ending on either the last Monday (one bank), the last Wednesday (six banks) or the last day (five banks) of the month stated and may cover either a 4 or 5 week period.

Seasonal adjustment

3. Details of the methods used in seasonally adjusting these series are given in *Seasonally Adjusted Indicators, Australia* (1308.0).

4. Large fluctuations occurring in series as a result of irregular influences are not removed by seasonal adjustment. Particular care should therefore be taken in interpreting individual month-to-month movements.

Scope

5. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1982 issue of this publication.

6. This publication incorporates revisions made to previous statistics in this series.

Related publications

7. Users may also wish to refer to the following publications which contain housing finance statistics and are available on request :

Housing Finance for Owner Occupation, Australia (5609.0)—issued monthly

Housing Finance for Owner Occupation, Permanent Building Societies, Australia (5610.0)—issued monthly

8. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Symbols and other usages

— nil or rounded to zero
Dwgs number of dwelling units

9. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

A. R. BAGNALL
Acting Australian Statistician

TABLE 1 - SAVINGS AND TRADING BANKS

LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS - ORIGINAL AND SEASONALLY ADJUSTED - AUSTRALIA

MONTHS-	CONSTRUCTION OF DWELLINGS			PURCHASE OF NEWLY ERECTED DWELLINGS			PURCHASE OF ESTABLISHED DWELLINGS			TOTAL				
	DWGS		\$000	DWGS		\$000	DWGS		\$000	DWGS	\$000			
	ORIGINAL													
MONTHS-														
1981	2,722	66,761	1,227	30,161	9,995	238,056	13,944	334,978						
JULY	2,246	54,693	1,041	26,119	8,674	204,727	11,961	285,539						
AUGUST	2,523	61,007	1,267	32,304	9,350	225,342	13,140	318,653						
SEPTEMBER														
OCTOBER	2,149	50,643	956	24,045	8,469	202,720	11,574	277,408						
NOVEMBER	2,037	49,463	878	22,573	8,393	203,295	11,308	275,331						
DECEMBER	2,071	50,820	1,029	26,184	8,547	208,876	11,647	285,880						
1982														
JANUARY	1,714	44,200	876	23,573	8,207	209,769	10,797	277,542						
FEBRUARY	1,870	45,749	919	24,499	8,671	219,249	11,460	289,497						
MARCH	2,476	62,685	1,050	27,542	10,001	249,093	13,527	339,320						
APRIL														
MAY	1,800	44,760	732	18,976	7,599	189,272	10,131	253,008						
JUNE	2,038	51,600	862	23,443	8,082	204,314	10,982	279,357						
JULY	2,213	58,635	1,015	28,026	8,985	230,194	12,213	316,855	N					
AUGUST														
JANUARY	1,852	48,183	788	22,517	8,138	209,596	10,778	280,296						
FEBRUARY	2,010	53,635	894	26,147	8,375	219,759	11,279	299,541						
MARCH														
SEASONALLY ADJUSTED														
1981														
JULY	2,351	56,580	1,119	27,752	9,687	231,931	13,157	316,263						
AUGUST	2,293	55,220	1,121	28,098	9,624	228,310	13,038	311,628						
SEPTEMBER	2,173	52,220	1,099	27,524	8,933	215,613	12,205	295,357						
OCTOBER														
NOVEMBER	2,197	51,234	970	24,349	8,967	214,078	12,134	289,661						
DECEMBER	2,144	52,680	894	23,117	8,426	207,070	11,464	282,867						
1982	2,306	57,085	1,104	28,093	8,781	212,402	12,191	297,580						
JANUARY	1,977	50,526	963	25,283	8,461	212,016	11,401	287,825						
FEBRUARY	2,085	51,637	928	24,309	8,147	203,454	11,160	279,400						
MARCH	2,216	56,633	899	24,213	8,276	206,499	11,391	287,345						
APRIL														
MAY	1,938	49,034	814	21,413	8,289	206,185	11,041	276,632						
JUNE	2,010	51,182	923	25,511	8,177	208,799	11,110	285,492						
JULY	1,933	51,043	914	25,183	8,563	221,810	11,410	298,036						
AUGUST	1,828	46,413	841	24,145	9,131	235,805	11,800	306,363						
	1,984	52,263	937	27,273	9,333	246,264	12,254	325,800						

TABLE 2 - SAVINGS BANKS

LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS - ORIGINAL AND SEASONALLY ADJUSTED - AUSTRALIA

MONTHS-	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	\$000	DWGS		\$000	DWGS	\$000	\$000
			ORIGINAL					
1981								
JULY	2,011	50,122	874	22,709	7,123	176,923	10,008	249,754
AUGUST	1,631	40,244	716	19,572	6,102	151,591	8,449	211,407
SEPTEMBER	1,755	44,026	892	23,833	6,267	160,051	8,914	227,910
OCTOBER	1,545	37,975	627	16,941	5,878	149,462	8,050	204,378
NOVEMBER	1,492	37,429	574	16,114	5,846	149,041	7,912	202,584
DECEMBER	1,513	38,890	732	19,521	6,080	155,880	8,325	214,291
1982								
JANUARY	1,229	33,022	625	17,563	5,641	150,493	7,495	201,078
FEBRUARY	1,314	33,658	600	16,997	6,020	158,463	7,934	209,118
MARCH	1,841	47,920	711	19,773	7,120	187,657	9,672	255,350
APRIL	1,367	35,465	536	14,748	5,647	146,169	7,550	196,382
MAY	1,580	41,404	620	18,335	6,256	164,371	8,456	224,110
JUNE	1,685	46,439	742	21,773	6,791	184,520	9,218	252,732
JULY	1,415	38,681	599	18,213	6,269	170,065	8,283	226,959
AUGUST	1,505	42,469	694	20,992	6,478	178,204	8,677	241,665
SEASONALLY ADJUSTED								
1981								
JULY	1,739	42,379	815	21,455	6,985	175,072	9,539	238,906
AUGUST	1,660	40,820	796	21,514	6,795	169,683	9,251	232,017
SEPTEMBER	1,574	38,739	799	20,838	6,163	158,122	8,536	217,699
OCTOBER	1,580	38,519	633	16,901	6,174	157,702	8,387	213,122
NOVEMBER	1,568	39,360	584	16,012	5,805	150,037	7,957	205,409
DECEMBER	1,677	43,397	750	20,078	6,212	156,197	8,639	219,672
1982								
JANUARY	1,392	37,283	683	18,898	5,723	149,728	7,798	205,909
FEBRUARY	1,509	39,009	603	16,980	5,710	148,660	7,822	204,649
MARCH	1,686	44,234	605	17,725	5,993	157,661	8,284	219,620
APRIL	1,458	38,671	588	16,501	6,148	159,234	8,194	214,406
MAY	1,499	40,068	659	19,800	6,182	163,648	8,340	223,516
JUNE	1,476	40,426	670	19,475	6,519	178,403	8,665	238,304
JULY	1,357	36,270	637	19,606	6,933	189,849	8,927	245,725
AUGUST	1,465	41,168	737	22,062	7,255	200,554	9,457	263,784

TABLE 3 - TRADING BANKS

LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS - ORIGINAL AND SEASONALLY ADJUSTED - AUSTRALIA

MONTHS-	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL
	DWGS	\$000	DWGS	\$000	DWGS	\$000	
ORIGINAL							
1981							
JULY	711	16,639	353	7,452	2,872	61,133	3,936
AUGUST	615	14,449	325	6,547	2,572	53,136	3,512
SEPTEMBER	768	16,981	375	8,471	3,083	65,291	4,226
OCTOBER	604	12,668	329	7,104	2,591	53,258	3,524
NOVEMBER	545	12,034	304	6,459	2,547	54,254	3,396
DECEMBER	558	11,930	297	6,663	2,467	52,996	3,322
1982							
JANUARY	485	11,178	251	6,010	2,566	59,276	3,302
FEBRUARY	556	12,091	319	7,502	2,651	60,786	3,526
MARCH	635	14,765	339	7,769	2,881	61,436	3,855
APRIL	433	9,295	196	4,228	1,952	43,103	2,581
MAY	458	10,196	242	5,108	1,826	39,943	2,526
JUNE	528	12,196	273	6,253	2,194	45,674	2,995
JULY	437	9,502	189	4,304	1,869	39,531	2,495
AUGUST	505	11,166	200	5,155	1,897	41,555	2,602
	SEASONALLY ADJUSTED						
1981							
JULY	612	14,201	304	6,297	2,702	56,859	3,618
AUGUST	633	14,400	325	6,584	2,829	58,627	3,787
SEPTEMBER	599	13,481	300	6,686	2,770	57,491	3,669
OCTOBER	617	12,715	337	7,448	2,793	56,376	3,747
NOVEMBER	576	13,320	310	7,105	2,621	57,033	3,507
DECEMBER	629	13,688	354	8,015	2,569	56,205	3,552
1982							
JANUARY	585	13,243	280	6,385	2,738	62,288	3,603
FEBRUARY	576	12,628	325	7,329	2,437	54,794	3,338
MARCH	530	12,399	294	6,488	2,283	48,838	3,107
APRIL	480	10,363	226	4,912	2,141	46,951	2,847
MAY	511	11,114	264	5,711	1,995	45,151	2,770
JUNE	457	10,617	244	5,708	2,044	43,407	2,745
JULY	471	10,143	204	4,539	2,198	45,956	2,873
AUGUST	519	11,095	200	5,211	2,078	45,710	2,797

TABLE 4 - SAVINGS BANKS - LOANS APPROVED TO INDIVIDUALS FOR DWELLINGS

CONSTRUCTION OF DWELLINGS				PURCHASE OF NEWLY ERECTED DWELLINGS				PURCHASE OF ESTABLISHED DWELLINGS			
HOUSES		DWELLINGS		OTHER		DWELLINGS		HOUSES		DWELLINGS	
DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
AUSTRALIA											
YEARS-											
1979/80	21,598	533,387	81	1,677	10,308	244,435	838	20,539	74,729	1,769,734	5,176
1980/81	21,300	522,238	58	1,483	8,693	221,645	599	16,366	74,554	1,832,666	4,643
1981/82	18,889	484,792	74	1,802	7,646	210,326	603	17,553	70,272	1,810,098	4,499
MONTHS-											
1981											
JULY	1,998	49,848	13	274	810	21,088	64	1,621	6,757	166,688	366
AUGUST	1,625	40,013	6	231	679	18,470	37	1,102	5,753	141,634	349
SEPTEMBER	1,745	43,785	10	241	833	22,115	59	1,718	5,887	149,559	380
OCTOBER	1,540	37,815	5	160	592	15,902	35	1,039	5,506	138,711	372
NOVEMBER	1,487	37,318	5	111	526	14,660	48	1,454	5,515	139,807	331
DECEMBER	1,509	38,802	4	88	695	18,514	37	1,007	5,741	146,405	339
1982											
JANUARY	1,228	32,996	1	26	568	15,879	57	1,684	5,292	143,232	349
FEBRUARY	1,310	33,567	4	91	551	15,421	49	1,576	5,640	147,799	380
MARCH	1,835	47,826	6	94	655	18,245	56	1,528	6,690	175,190	430
APRIL	1,359	35,292	8	173	498	13,663	38	1,085	5,294	136,447	353
MAY	1,575	41,278	5	126	574	16,943	46	1,392	5,848	152,737	408
JUNE	1,678	46,252	7	187	665	19,426	77	2,347	6,349	171,889	442
JULY	1,414	38,643	1	38	538	16,213	61	2,000	5,875	158,641	394
AUGUST	1,501	42,420	4	49	627	18,930	67	2,062	6,100	167,191	378
STATES - JULY 1982											
N.S.W.	340	10,766	-	-	125	4,454	23	883	1,330	45,711	155
VIC.	464	10,938	1	38	234	6,599	13	428	2,367	57,106	119
QLD.	257	6,974	-	-	85	2,496	8	214	717	18,417	21
S.A.	109	3,171	-	-	26	707	2	46	628	15,737	44
W.A.	202	5,519	-	-	21	534	13	357	563	14,585	42
TAS.	30	666	-	-	17	407	-	-	146	3,225	5
N.T.	4	259	-	-	-	-	-	-	6	149	-
A.C.T.	8	350	-	-	30	1,016	2	72	118	3,711	8
STATES - AUGUST 1982											
N.S.W.	314	11,259	3	37	147	5,245	23	746	1,311	47,060	148
VIC.	541	13,665	-	-	263	7,597	15	499	2,525	61,806	116
QLD.	268	7,049	-	-	110	2,861	9	298	810	21,542	13
S.A.	119	3,311	1	12	36	1,000	6	172	589	14,462	51
W.A.	222	6,177	-	-	26	776	8	200	572	14,718	38
TAS.	23	599	-	-	7	193	2	40	163	3,410	5
N.T.	2	61	-	-	2	47	1	16	10	304	-
A.C.T.	12	299	-	-	36	1,211	3	91	120	3,889	7

TABLE 5 - TRADING BANKS - LOANS APPROVED TO INDIVIDUALS FOR DWELLINGS

CONSTRUCTION OF DWELLINGS				PURCHASE OF NEWLY ERECTED DWELLINGS				PURCHASE OF ESTABLISHED DWELLINGS			
OTHER DWELLINGS		HOUSES		OTHER DWELLINGS		HOUSES		OTHER DWELLINGS		HOUSES	
DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
AUSTRALIA											
YEARS-											
1979/80	8,654	169,518	379	6,141	3,687	70,743	427	8,271	521,044	2,772	57,706
1980/81	8,242	174,588	371	6,463	3,533	70,259	471	9,752	622,977	3,047	68,821
1981/82	6,579	147,593	317	6,829	3,136	69,414	467	10,152	587,227	2,726	63,059
MONTHS-											
JULY	683	15,841	28	798	301	6,198	52	1,254	2,591	281	5,703
AUGUST	595	14,027	20	422	289	5,793	36	1,754	2,346	226	5,053
SEPTEMBER	726	16,239	42	742	328	7,363	47	1,108	2,802	281	6,432
OCTOBER	585	11,977	19	691	287	6,140	42	964	2,341	250	5,916
NOVEMBER	518	11,461	27	573	261	5,419	43	1,040	2,333	214	4,674
DECEMBER	531	11,335	27	595	265	6,065	32	598	2,280	187	4,761
1982											
JANUARY	465	10,710	20	468	227	5,478	24	532	2,348	218	4,826
FEBRUARY	524	11,429	32	662	267	6,248	52	1,254	2,449	202	4,859
MARCH	600	14,114	35	651	305	6,896	34	873	2,577	304	7,141
APRIL	401	8,828	32	467	172	3,841	24	387	1,747	38,487	205
MAY	436	9,751	22	445	201	4,329	41	779	1,654	35,766	172
JUNE	515	11,881	13	315	233	5,644	40	609	2,008	40,773	186
JULY	414	8,935	23	567	160	3,657	29	647	1,695	35,750	174
AUGUST	496	11,001	9	165	182	4,688	18	467	1,727	37,853	170
STATES - JULY 1982											
N.S.W.	113	3,308	6	123	32	869	8	198	534	12,279	62
VIC.	67	1,081	5	93	28	505	1	30	295	5,940	20
QLD	113	1,879	5	140	59	1,245	6	170	426	7,892	46
S.A.	54	1,562	-	-	25	813	2	40	226	5,666	15
W.A.	58	983	6	196	14	191	12	209	164	2,907	26
TAS.	5	72	-	-	-	-	-	-	19	347	1
N.T.	2	20	-	1	15	-	7	139	-	8	8
A.C.T.	2	30	1	15	1	19	-	24	580	4	86
STATES - AUGUST 1982											
N.S.W.	135	3,358	3	75	40	1,394	6	207	455	12,945	44
VIC.	79	1,227	3	44	24	475	1	9	266	5,717	44
QLD	143	2,904	2	40	62	1,414	5	77	514	7,769	45
S.A.	42	1,116	-	-	34	1,018	2	64	173	4,439	8
W.A.	76	2,011	-	10	156	2	39	264	5,672	21	199
TAS.	11	227	1	6	8	158	1	36	8	384	1
N.T.	2	25	-	3	56	-	10	144	1	10	5
A.C.T.	8	133	1	1	35	1	35	10	144	1	134

TABLE 6 - ADDITIONAL HOUSING FINANCE INFORMATION

CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS										SAVINGS BANKS									
SAVINGS BANKS					TRADING BANKS					LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS DURING PERIOD					INTEREST DEBITED TO LOAN ACCOUNTS OF INDIVIDUALS DURING PERIOD				
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS TO DWELLINGS	SAVINGS BANKS	TRADING BANKS	FOR ALTERATIONS AND ADDITIONS TO DWELLINGS	FOR DWELLINGS	TRADING BANKS	FOR ALTERATIONS AND ADDITIONS TO DWELLINGS	FOR DWELLINGS	LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS DURING PERIOD	LOANS TO INDIVIDUALS AT END OF PERIOD	BALANCES OUTSTANDING AT END OF PERIOD ON HOUSING LOANS TO BUILDING SOCIETIES	INDIVIDUALS DURING PERIOD	INDIVIDUALS DURING PERIOD	INDIVIDUALS DURING PERIOD	INDIVIDUALS DURING PERIOD					
\$000	\$000	DWGS	\$000	\$000	DWGS	\$000	DWGS	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	
1979/80	99,469	217,885	5,553	125,230	2,082	922	16,599	1,071	2,658,337	613,261	897,946	10,640,418	260,591						
1980/81	92,131	283,571	4,752	119,817	2,495	1,167	22,133	1,183	2,653,775	650,381	1,172,371	11,762,954	259,925						
1981/82	89,856	307,321	4,017	111,773	1,743	718	15,068	483	2,670,568	605,247	1,581,751	12,833,833	258,617						
MONTHS-																			
1981																			
JULY	8,392	30,072	409	10,851	149	111	2,256	45	266,177	631,350	101,909	11,866,575	261,546						
AUGUST	7,981	26,473	314	9,123	210	70	1,282	21	213,126	628,279	89,489	11,913,346	261,449						
SEPTEMBER	7,420	30,582	396	10,400	122	64	1,240	40	246,188	606,899	261,627	12,105,457	259,744						
OCTOBER	7,177	24,681	322	8,927	77	65	1,011	29	214,942	594,508	97,045	12,170,238	258,068						
NOVEMBER	7,268	25,473	304	8,520	51	51	1,039	225	194,779	601,010	101,034	12,215,759	255,612						
DECEMBER	6,391	23,445	353	8,266	120	66	1,124	-	273,723	539,583	100,423	12,311,100	260,700						
1982																			
JANUARY	6,151	21,304	250	7,136	161	67	1,266	5	162,088	577,427	87,068	12,346,574	260,079						
FEBRUARY	6,523	26,248	311	8,603	170	59	1,339	54	191,181	593,114	99,668	12,383,362	256,623						
MARCH	9,327	30,011	463	13,828	211	51	1,417	10	244,156	599,596	253,183	12,549,547	260,021						
APRIL	7,289	22,005	243	7,101	73	25	790	25	222,289	573,804	162,145	12,659,511	253,474						
MAY	7,685	22,065	310	8,814	202	53	1,321	-	220,667	575,916	111,335	12,730,276	253,185						
JUNE	8,252	24,962	342	10,204	197	36	983	29	221,252	605,247	116,825	12,833,833	258,617						
JULY	7,588	18,911	332	9,502	178	28	831	8	238,188	591,928	98,401	12,880,469	255,719						
AUGUST	8,021	20,659	345	10,757	51	43	1,016	6	235,414	595,392	114,831	12,920,658	252,131						
AUSTRALIA																			
STATES - JULY 1982																			
N.S.W.	2,418	8,801	129	4,274	157	25	742	5	68,055	200,195	30,909	3,713,147	95,543						
VIC.	3,980	3,483	107	2,737	21	-	-	-	88,298	223,587	38,384	4,904,839	115,064						
QLD.	271	3,232	37	882	-	1	55	-	30,110	63,525	10,251	1,543,529	11,836						
S.A.	220	1,110	15	444	-	-	-	-	20,309	39,303	9,421	1,205,785	-						
W.A.	363	1,581	20	582	-	-	-	-	3	21,626	48,310	5,263	946,366	31,073					
TAS.	111	264	12	209	-	2	34	-	4,045	7,219	4,710	2,275	317,657	1,581					
N.T.	-	269	1	15	-	-	-	-	561	1,243	287	84	28,499	-					
A.C.T.	225	171	11	359	-	-	-	-	5,184	8,546	1,814	8,545	8,585	622					
STATES - AUGUST 1982																			
N.S.W.	2,066	9,220	126	5,089	16	28	598	6	58,297	208,523	31,119	3,731,269	93,829						
VIC.	4,828	4,219	90	2,391	21	1	8	-	93,932	218,499	51,438	4,907,832	113,201						
QLD.	390	4,091	51	1,405	-	1	10	-	31,182	51,516	11,139	1,553,745	11,621						
S.A.	200	1,118	27	622	6	-	-	-	19,572	39,447	11,099	1,207,232	-						
W.A.	262	1,211	32	846	-	13	400	-	21,889	48,591	5,746	952,322	31,140						
TAS.	101	237	7	93	8	-	-	-	4,045	7,219	6,847	2,395	316,925	1,606					
N.T.	-	168	-	-	-	-	-	-	561	1,243	287	1,384	108	32,870	-				
A.C.T.	174	395	12	311	-	-	-	-	5,184	8,546	1,814	8,545	8,585	622					